

SNAPSHOT of HOME Program Performance--As of 06/30/09
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Bay City

State: MI

PJ's Total HOME Allocation Received: \$4,157,195

PJ's Size Grouping*: C

PJ Since (FY): 1996

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:			PJs in State: <div>20</div>				
% of Funds Committed	<div>93.61</div> %	<div>90.35</div> %	<div>10</div>	<div>93.41</div> %	<div>46</div>	<div>49</div>	
% of Funds Disbursed	<div>89.38</div> %	<div>83.25</div> %	<div>7</div>	<div>84.68</div> %	<div>62</div>	<div>67</div>	
Leveraging Ratio for Rental Activities	<div>0</div>	<div>3.19</div>	<div>18</div>	<div>4.72</div>	<div>0</div>	<div>0</div>	
% of Completed Rental Disbursements to All Rental Commitments***	<div>100.00</div> %	<div>89.56</div> %	<div>1</div>	<div>80.76</div> %	<div>100</div>	<div>100</div>	
% of Completed CHDO Disbursements to All CHDO Reservations***	<div>83.01</div> %	<div>71.00</div> %	<div>6</div>	<div>68.18</div> %	<div>69</div>	<div>75</div>	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	<div>100.00</div> %	<div>87.53</div> %	<div>1</div>	<div>80.32</div> %	<div>100</div>	<div>100</div>	
% of 0-30% AMI Renters to All Renters***	<div>96.23</div> %	<div>52.43</div> %	<div>1</div>	<div>45.16</div> %	<div>97</div>	<div>98</div>	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	<div>100.00</div> %	<div>97.56</div> %	<div>1</div>	<div>95.04</div> %	<div>100</div>	<div>100</div>	
Overall Ranking:			In State: <div>3</div> / <div>20</div>	Nationally: <div>88</div>	<div>89</div>		
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	<div>\$2,620</div>	<div>\$26,400</div>		<div>\$26,037</div>	<div>53</div> Units	<div>31.90</div> %	
Homebuyer Unit	<div>\$27,331</div>	<div>\$17,388</div>		<div>\$14,755</div>	<div>97</div> Units	<div>58.40</div> %	
Homeowner-Rehab Unit	<div>\$34,279</div>	<div>\$22,638</div>		<div>\$20,487</div>	<div>16</div> Units	<div>9.60</div> %	
TBRA Unit	<div>\$0</div>	<div>\$6,004</div>		<div>\$3,225</div>	<div>0</div> Units	<div>0.00</div> %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Bay City MI

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$2,620	\$59,336	\$33,655
State:*	\$78,938	\$73,007	\$19,377
National:**	\$92,323	\$73,745	\$23,292

CHDO Operating Expenses:
(% of allocation)

PJ: 3.1 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.95

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	88.7	82.5	87.5	0.0
Black/African American:	5.7	3.1	6.3	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	1.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	0.0	0.0	0.0
Asian/Pacific Islander:	0.0	0.0	0.0	0.0

ETHNICITY:

Hispanic	5.7	13.4	6.3	0.0
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HOUSEHOLD SIZE:

1 Person:	96.2	14.4	6.3	0.0
2 Persons:	3.8	25.8	18.8	0.0
3 Persons:	0.0	27.8	18.8	0.0
4 Persons:	0.0	17.5	25.0	0.0
5 Persons:	0.0	8.2	31.3	0.0
6 Persons:	0.0	3.1	0.0	0.0
7 Persons:	0.0	1.0	0.0	0.0
8 or more Persons:	0.0	2.1	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	32.1	25.8	18.8	0.0
Elderly:	66.0	0.0	25.0	0.0
Related/Single Parent:	1.9	36.1	12.5	0.0
Related/Two Parent:	0.0	37.1	43.8	0.0
Other:	0.0	1.0	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	1.9	0.0 [#]
HOME TBRA:	0.0	
Other:	98.1	
No Assistance:	0.0	

of Section 504 Compliant Units / Completed Units Since 2001 6

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Bay City State: MI Group Rank: 88
(Percentile)
State Rank: 3 / 20 PJs Overall Rank: 89
(Percentile)
Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.37%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 49.28%	83.01	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	100	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.81%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.070	1.71	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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